



**STATE OF DELAWARE
EXECUTIVE DEPARTMENT
OFFICE OF MANAGEMENT AND BUDGET**

Dear Valued Employee:

It is our goal to provide State of Delaware employees with access to the best possible benefits at the best possible price. This goal has driven our decision to enhance your disability insurance benefits.

Effective January 1, 2006, you will be automatically eligible for the new disability insurance program administered by The Hartford. This new benefit will provide you with income protection if you cannot work due to injury or illness.

The new disability insurance program offers several enhanced benefits, including:

- **Immediate Eligibility.** Today, you must be vested in the State Employees' Pension Plan (you must have five or more consecutive years of credited pension service) to be eligible to receive a disability pension benefit. The new program will provide coverage to almost 10,000 State employees, like you, who are not currently eligible for a disability pension benefit provided by the State because you have less than five consecutive years of credited service.
- **Automatic Enrollment.** Effective January 1, 2006, you will be automatically enrolled in the program and eligible for disability benefits if you cannot work due to injury or illness.
- **Short-Term Disability Coverage.** The new disability insurance program will provide you with a short-term disability benefit, which is currently not provided by the State Employees' Pension Plan.
- **Higher Benefit Levels.** The new program will offer comprehensive disability coverage equal to 75% of your base salary for short-term disability and 60% of your base salary for long-term disability.
- **No Cost to You.** The coverage will be provided to you at no cost; the State of Delaware will pay 100% of the premiums.

To provide you with more details about the new disability program, we have included **Frequently Asked Questions** and a **Benefits Highlight Summary** in this mailing. Please read these documents closely so you can familiarize yourself with the new disability insurance program enhancements.

If you have any questions about your new disability insurance program provided by The Hartford, please call the Office of Pensions at 302-739-4208 or 800-722-7300.

Sincerely,

Christine Pochomis
Director, Statewide Benefits and Insurance Coverage

David Craik
Pension Administrator

The State of Delaware – Putting Employees First